

07/27/04

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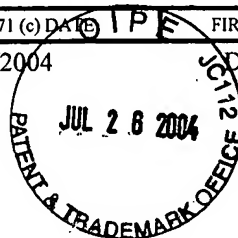


UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/799,254	03/12/2004	Douglas J. Sanchez	23122-1014

Mark J. Schildkraut, Esq.
 Kaye Scholer LLP
 425 Park Avenue
 New York, NY 10022-3598



CONFIRMATION NO. 8214

FORMALITIES LETTER



OC000000012800110

Date Mailed: 05/27/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$130** for a Large Entity

- **\$130** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
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07/28/2004 MAHME1 00000024 500988 10799254

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*A copy of this notice **MUST** be returned with the reply.*

E. J. Eln

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

07/27/04



PATENT
23122-1014

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Douglas J. Sanchez et al.
Serial No.: 10/799,254 Group Art Unit: 3629
Filed: March 12, 2004 Examiner: TBA
For: METHOD AND SYSTEM FOR PROCESSING ELECTRONIC
PAYMENT TRANSACTIONS

Mail Stop Missing Parts
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE TO FILE MISSING PARTS

Sir:

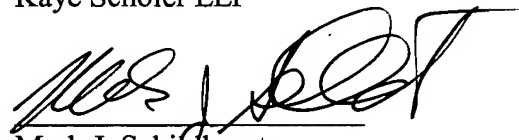
In response to the NOTICE TO FILE MISSING PARTS dated May 27, 2004,
enclosed is an executed Combined Declaration and Power of Attorney attached to a copy of the
application. Also enclosed is a copy of the Notice.

The Patent Office is hereby authorized to charge the fees for filing of these
documents to Deposit Account 50-0988 in the name of Kaye Scholer LLP.

Respectfully submitted,
Kaye Scholer LLP

Dated: July 26, 2004

By:


Mark J. Schindkraut
Reg. No. 43,092

MAILING ADDRESS
KAYE SCHOLER LLP
425 Park Avenue
New York, New York 10022
(212) 836 - 7318



PATENT
23122-1014

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Douglas J. Sanchez et al.

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For: METHOD AND SYSTEM FOR PROCESSING ELECTRONIC
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Commissioner for Patents
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Alexandria, VA 22313-1450

CERTIFICATE OF EXPRESS MAILING

Sir:

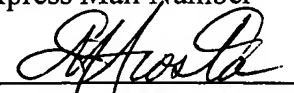
I hereby certify that the attached documents listed below are being deposited with the United States Postal Service on the date shown below with sufficient postage as "Express Mail" in an envelope addressed to the Mail Stop Missing Parts, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450.

1. Response to Notice to File Missing Parts;
2. Copy of the Notice;
3. Declaration (executed) with copy of Application attached;
4. Return Receipt Postcard

Maritza Acosta
Name of Person Mailing

July 26, 2004
Date of Deposit

EV 372168834 US
Express Mail Number


Signature of Person Mailing Paper